



# Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

October 25, 2022

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Toini Farrar a/k/a Toini Lynn Farrar  
41 Orchard Street  
Norway, ME 04268

Certified Article Number

9414 7266 9904 2150 8569 90

SENDER'S RECORD

Charles A. Smith a/k/a Charles A. Smith III  
41 Orchard Street  
Norway, ME 04268

Certified Article Number

9414 7266 9904 2150 8570 03

SENDER'S RECORD

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 41 Orchard Street, Norway, ME 04268  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Nationstar Mortgage LLC d/b/a Mr. Cooper, the Mortgagee, The Bank of New York Mellon f/k/a The Bank of New York, Successor to JPMorgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2004-C and the Owner/Investor, The Bank of New York Mellon f/k/a The Bank of New York, Successor to JPMorgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2004-C pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Centex Home Equity Company, LLC its successors and assigns (if MERs) dated April 26, 2004 and recorded in the Oxford County Registry of Deeds in Book 3510, Page 1. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of**

**EXHIBIT**

**F**

our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

35 Payments of Principal & Interest	\$13,892.55
(Principal: \$125.41 & Interest: \$271.52)	
Escrow: Taxes & Insurance	\$10,037.12
<b>TOTAL TO CURE DEFAULT:</b>	<b>\$23,929.67</b>

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$23,929.67 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Nationstar Mortgage LLC d/b/a Mr. Cooper, Payment Processing, 8950 Cypress Waters Boulevard, Coppell, TX 75019. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at 888-480-2432 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is The Bank of New York Mellon f/k/a The Bank of New York, Successor to JPMorgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2004-C, the mortgage servicer, which is Nationstar Mortgage LLC d/b/a Mr. Cooper or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, The Bank of New York Mellon f/k/a The Bank of New York, Successor to JPMorgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2004-C is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation

to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Nationstar Mortgage LLC d/b/a Mr. Cooper  
Loss Mitigation Department/Loan Resolution  
8950 Cypress Waters Boulevard  
Coppell, TX 75019  
888-480-2432

### NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Nationstar Mortgage LLC d/b/a Mr. Cooper  
The Bank of New York Mellon f/k/a The  
Bank of New York, Successor to JPMorgan  
Chase Bank, N.A., as Trustee for Centex  
Home Equity Loan Trust 2004-C

by its attorney



Reneau J. Longoria, Esq.

9/6/22, 12:31 PM

[https://apps.hud.gov/offices/hsg/sfh/hcc/hcs\\_print.cfm?webListAction=search&searchstate=ME](https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME)

Email: N/A  
 Address: 771 Main St  
 Presque Isle, Maine 04769-2201  
**Counseling Services:** - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
**Languages:** - English  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://www.acap-me.org>  
**Agency ID:** 83641

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY  
**Phone:** 207-324-5762  
**Toll Free:**  
**Fax:** 207-490-5026  
**Email:** [meaghan.arzberger@yccac.org](mailto:meaghan.arzberger@yccac.org)  
**Address:** 6 Spruce Street  
 SANFORD, Maine 04073-2917  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.yccac.org>  
**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  
**Phone:** 207-333-6419  
**Toll Free:** 800-866-5588  
**Fax:** 207-795-4069  
**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
**Address:** 17 Market Sq  
 South Paris, Maine 04281-1533  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <https://www.ccmaine.org/>  
**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM  
**Phone:** 207-859-1500  
**Toll Free:** 800-542-8227  
**Fax:**  
**Email:** [housing@kvcap.org](mailto:housing@kvcap.org)  
**Address:** 101 Water St  
 Waterville, Maine 04901-6339  
**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
**Languages:** - English  
**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA  
**Website:** <http://www.kvcap.org>  
**Agency ID:** 81685

## Matthew Kelly

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**From:** Nobody <nobody@informe.org>  
**Sent:** Thursday, October 27, 2022 8:48 AM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

### Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: The Bank of New York Mellon f/k/a The Bank of New York, Successor to JPMorgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2004-C What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution 8950 Cypress Waters Boulevard Coppell, TX 75019 888-480-2432

### Consumer Information

Consumer First name: Charles  
Consumer Middle Initial/Middle Name: A.  
Consumer Last name: Smith a/k/a Charles A. Smith III Consumer Suffix:  
Property Address line 1: 41 Orchard Street Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Norway  
Property Address State:  
Property Address zip code: 04268  
Property Address County: Oxford

### Notification Details

Date notice was mailed: 10/26/2022  
Amount needed to cure the default: 23,929.67 Consumer Address line 1: 41 Orchard Street Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: Norway  
Consumer Address State: ME  
Consumer Address zip code: 04268  
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

## Matthew Kelly

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**From:** Nobody <nobody@informe.org>  
**Sent:** Thursday, October 27, 2022 8:46 AM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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### Mortgage Information

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Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: The Bank of New York Mellon f/k/a The Bank of New York, Successor to JPMorgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2004-C What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution 8950 Cypress Waters Boulevard Coppell, TX 75019 888-480-2432

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### Consumer Information

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Consumer First name: Toini  
Consumer Middle Initial/Middle Name:  
Consumer Last name: Farrar a/k/a Toini Lynn Farrar Consumer Suffix:  
Property Address line 1: 41 Orchard Street Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Norway  
Property Address State:  
Property Address zip code: 04268  
Property Address County: Oxford

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### Notification Details

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Date notice was mailed: 10/26/2022  
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Consumer Address zip code: 04268  
**CAUTION:** This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.





**Certificate Of Mailing**

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.  
This form may be used for domestic and international mail.

From:



**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C  
Beverly, Massachusetts 01915

To:

Toini Farrar a/k/a Toini Lynn Farrar  
41 Orchard Street  
Norway, ME 04268

PS Form 3817, April 2007 PSN 7530-02-000-9065



**Certificate Of Mailing**

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.  
This form may be used for domestic and international mail.

From:



**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

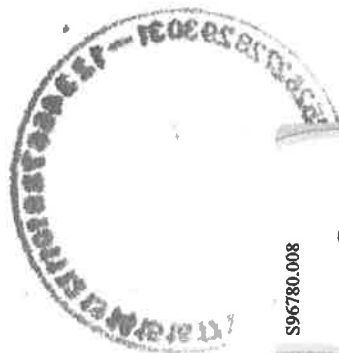
100 Cummings Center, Suite 303C  
Beverly, Massachusetts 01915

To:

Charles A. Smith a/k/a Charles A. Smith III  
41 Orchard Street  
Norway, ME 04268

PS Form 3817, April 2007 PSN 7530-02-000-9065







**U.S. Postal Service®**  
**CERTIFIED MAIL® RECEIPT**  
*Domestic Mail Only*

USPS® ARTICLE NUMBER

9414 7266 9904 2150 8569 90

Certified Mail Fee	\$8.06
Return Receipt (Hardcopy)	\$
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$ .57
Total Postage and Fees	\$8.63

Postmark  
Here

**Sent to:**

Toini Farrar a/k/a Toini Lynn Farrar  
 41 Orchard Street  
 Norway, ME 04268

Reference Information

MNK/MNK  
 Charles Smith, Toini Farrar  
 25510.81

PS Form 3800, Facsimile, July 2015

**U.S. Postal Service®**  
**CERTIFIED MAIL® RECEIPT**  
*Domestic Mail Only*

USPS® ARTICLE NUMBER

9414 7266 9904 2150 8570 03

Certified Mail Fee	\$8.06
Return Receipt (Hardcopy)	\$
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$ .57
Total Postage and Fees	\$8.63

Postmark  
Here

**Sent to:**

Charles A. Smith a/k/a Charles A.  
 Smith III  
 41 Orchard Street  
 Norway, ME 04268

Reference Information

MNK/MNK  
 Charles Smith, Toini Farrar  
 25510.81

PS Form 3800, Facsimile, July 2015

Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 8570 06

1. Article Addressed to:

Charles A. Smith a/k/a Charles A. Smith  
III  
41 Orchard Street  
Norway, ME 04268

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2150 8570 03

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Address

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type:

☒ Certified Mail

☐ Certified Mail Restricted Delivery

Reference Information

MNK/MNK  
Charles Smith, Toini Farrar  
25510.81

Domestic Return Receipt

Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 8569 93

1. Article Addressed to:

Toini Farrar a/k/a Toini Lynn Farrar  
41 Orchard Street  
Norway, ME 04268

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2150 8569 90

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Address

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type:

☒ Certified Mail

☐ Certified Mail Restricted Delivery

Reference Information

MNK/MNK  
Charles Smith, Toini Farrar  
25510.81

Domestic Return Receipt